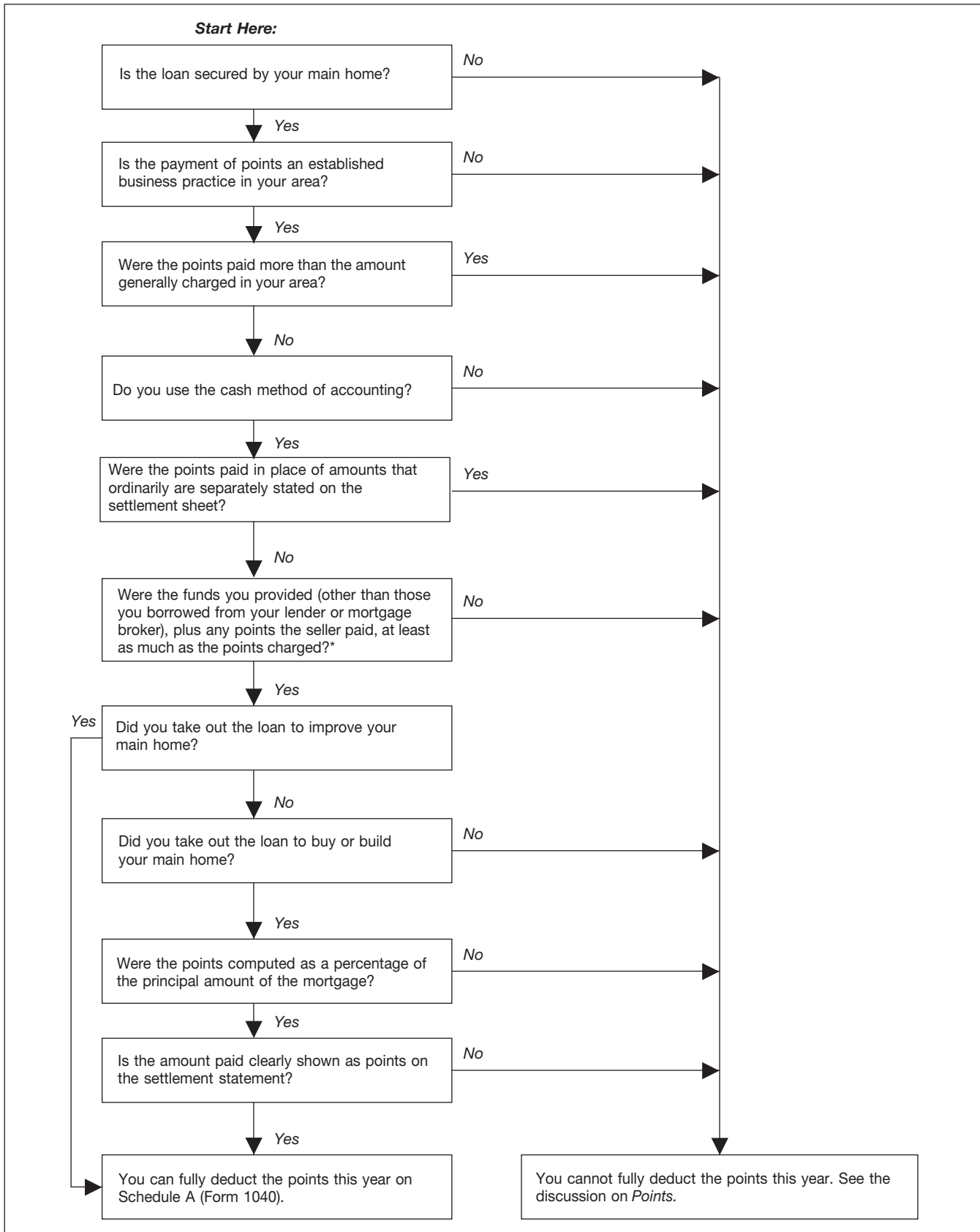


Figure 23-B. Are My Points Fully Deductible This Year?



*The funds you provided are not required to have been applied to the points. They can include a down payment, an escrow deposit, earnest money, and other funds you paid at or before closing for any purpose.